



## Blair brings a global perspective



**F**ormer Prime Minister of Great Britain and Northern Ireland Tony Blair continues to be active in public life.

Today Blair serves as the Quartet Representative to the Middle East, representing the U.S., United Nations, Russia, and the European Union. He works with the Palestinians to prepare for statehood as part of the international community's effort to secure peace.

He launched the Tony Blair Faith Foundation to promote respect and understanding of—and between—the major religions, and to make the case for faith as a force for good in the modern world.

The foundation creates opportunities for people, no matter their faith, to learn from each other and to act on shared humanitarian goals.

His foundation's projects include:

- **The "Faiths Act" program**, empowering young people to take action against extreme poverty;
- **"Face to Faith,"** providing global education to students by connecting classrooms around the world through digital technology and meaningful dialogue; and
- **The "Faith and Globalisation Initiative"** a global network of leading universities, examining the role of faith in the modern world.

The Tony Blair Africa Governance Initiative supports Africa's most dynamic leaders in delivering the change their people need to relieve poverty.

Blair also now leads the Breaking the Climate Deadlock Initiative, where he works with world leaders to bring consensus on a comprehensive international climate policy framework.

During this morning's Opening General Session, this respected and admired world leader will share his analysis of the world's most difficult and complex issues. ■

## Leg/reg priorities

**W**hat are CUNA's top legislative and regulatory priorities?

▪ **Defend the tax status.**

Emphasize the benefits of the federal tax exemption, while fending off bankers' attacks at the state and local level.

▪ **Reduce regulatory burden.** Press the CFPB to provide more expansive exemptions to credit unions, and work with leagues to assist credit unions in their regulatory compliance.

▪ **Engage members in advocacy efforts** such as Don't Tax My Credit Union. Educate members about the cooperative difference and the merits of credit unions' not-for-profit structure.

▪ **Protect members from merchant data breaches.** Support legislation that holds all entities—including merchants—financially responsible for data security.

▪ **Push for continued improvements to the NCUA exam process.** Call special attention to areas of fairness, objectivity, and a meaningful appeals process.

▪ **Engage in housing finance reform.** Ensure credit unions have continued access to the housing finance marketplace on fair and reasonable terms.

▪ **Maintain marketplace flexibility.** Oppose undue limitations on member business loans or mortgages, and new price caps in any aspect of credit union operations, including interchange.

▪ **Push forward with "Plan to Win."** Continue to build a 535-seat strategy in which credit unions and their members reach out to lawmakers to press for passage of important legislation.

To hear more, join CUNA's political and legislative affairs staff during this afternoon's General Session. ■

Visit [creditunionmagazine.com/GAC](http://creditunionmagazine.com/GAC)

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# Welcome to the 2014 GAC



**G**reetings and welcome to the Credit Union National Association's 2014 Governmental Affairs Conference (GAC).

At this very moment, thousands of credit union leaders are assembled here, in the nation's capital, to rally behind a single cause and to Unite for Good. Together, we'll spend the next week driving positive change and propelling the movement forward through our shared strategic vision to be Americans' best financial partner.

It's my great honor to welcome former Prime Minister Tony Blair and former Secretary of State Madeleine Albright to the GAC stage, as they join an influential lineup of lawmakers and industry policy

experts who have gathered for this powerful week ahead of us. Through their insights, this year's conference sessions and networking opportunities will set the stage for us in achieving our legislative and regulatory goals.

Further, as our tax status is questioned, we have the responsibility to tell our story directly to legislators on Capitol Hill, rallying behind our unified cause to protect the credit union difference.

For the moment, I'd like to welcome you to Washington and thank you for your participation and dedication to the future of credit unions. The movement owes its momentum to the combined voices of leaders like you, and we have a big week ahead of us. So join the

cause and enjoy the conference. I look forward to making an impact at your side! ■



**Bill Cheney**  
CUNA president/CEO

**O**n behalf of the CUNA board, welcome to the 2014 Governmental Affairs Conference (GAC).

Each year, it's vitally important that credit unions gather together in the nation's capital to ensure our voices are heard by the nation's policymakers. And it's especially important that they understand and appreciate our unique structure and the value of our cooperative business model.

But this year holds even greater importance. Our mission is to protect credit unions—by ensuring the continuation of our tax exemption—and to urge Congress and regulators to ease the regulatory burden on our institutions and to support the enhancement of the credit union

charter for even better service to our members.

By your presence here, we can convince policymakers to move forward on both, noting that doing so will go a long way in continuing credit unions' role in returning to consumers billions each year in financial benefits—from lower rates on loans, higher returns on savings, and fewer and lower fees.

It's up to us to set our own agenda and establish our priorities on Capitol Hill and in Washington.

The education process with policymakers begins right here in Washington at the GAC.

Thank you for your attendance this week, and for your ongoing commitment

to political involvement in support of the credit union movement.

Have a great conference! ■



**Pat Wesenberg**  
CUNA chairman  
President/CEO  
Central City Credit Union, Marshfield, Wis.

# CUNA economists see reasons for optimism

**W**ho says economics is the “dismal science”? CUNA’s economists have released a downright rosy revision to previous economic forecasts for credit unions.

“We now expect the economy to grow by 3.25% this year, up from our previous forecast of 3%,” says Bill Hampel, CUNA’s senior vice president/chief economist. “That’s the best year since 2005.”

The projected growth will be fueled by rising home prices, surging home construction, and strong consumer spending—especially on vehicles, Hampel says.

Increased growth will result in a falling unemployment rate, he adds, predicting that unemployment will fall below 6.2% by year’s end, down from his previous estimate of 7%.

“Some important things have happened since September, which alter our view of the future,” Hampel says. “Most important, erratic changes in U.S. fiscal policy are much less of a threat to the economy than they were. The chances of

another government shutdown or, even worse, a failure to raise the debt ceiling are dramatically diminished, removing a huge cloud of uncertainty over the economy.”

CUNA’s economists have raised their 2014 credit union loan growth estimate from 6.5% to 7%, and lowered their savings growth forecast from 5% to 4%. This reflects stronger consumer spending and continued low short-term interest rates.

Stronger loan growth means rising net-interest margins, Hampel adds. “Also, there’s almost no chance of either a share insurance premium or a corporate stabilization assessment this year.”

There’s good news on the inflation front as well. “We reduced our forecast for inflation in 2014, from 2.25% to 1.75%,” Hampel says. “That will allow the Federal Reserve to wait longer before increasing the federal-funds rate.”

But CUNA’s economists lowered

their 2014 earnings forecast from 80 basis points (bp) to 75 bp due to falling mortgage refinancing revenue and rising costs.

“Expenses will likely grow as credit unions relax spending controls and rebuild some infrastructure after several years of extreme austerity,” Hampel says. “That’s not necessarily a bad thing.” ■



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## Don't miss star-studded media panel

**T**ucker Carlson isn't a fan of pretense—or equivocation, for that matter. Whether expressing his views on the Fox News Channel or as editor-in-chief of his website, The Daily Caller, the political news commentator challenges the nation's leaders and delivers provocative perspectives that leave zero room for debate about his (primarily conservative) stance on the issues.

“What I despise most about the legacy media isn't just that they're mindlessly liberal, though they are,” Carlson tells POLITICO, “but that they're conventional and boring and unwilling to report unfashionable truths. That's death.”

Expect some invigorating conversation, then, when Carlson enters the crossfire with POLITICO tax policy reporter Lauren French and financial reporter Ylan Mui of *The Washington Post* at this afternoon's General Session. Their panel discussion will address the political climate and how credit unions can improve interactions with news outlets to better convey the credit union difference.

French's ability to quickly churn out

reams of powerful copy on significant developments once prompted a D.C. media column titled, “Hey, POLITICO: How about giving Lauren French a raise?”

The George Washington University graduate has occupied a front-row seat on Congress's ambitious attempts to remake the tax code. She wrote an article documenting the unusual scope and aggressiveness of the campaign waged by banks against the credit union tax status.

“Most businesses lobbying to sway the looming legislation to overhaul the tax code will focus on preserving their own tax perks—not shooting down their rivals,” French wrote. “Not so with some of the nation's banks.”

Mui covers the Federal Reserve Board and the economy at a pivotal time, as the Fed's first female chair, Janet Yellen, seeks to accelerate the steady but slow post-recessionary recovery.

Previously, Mui wrote about subprime lending, consumer finance, retail, and education.

A question-and-answer period with the audience will follow the discussion. ■

# Get charged up for 2014!



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## What exhibitors say:

# “What’s the top challenge for your CU clients?”



### Advisors Plus, a subsidiary of PSCU, Arnie Goldberg, Booth #308

The top challenge facing our credit union clients is to stay laser-focused on what really matters—their members and their mission—while navigating the myriad competitive, financial, marketing, and regulatory obstacles that threaten to disrupt that

focus on a daily basis. Our consultants share that unwavering focus on member service and always consider it a privilege to partner in providing innovative, agile, data-driven solutions to whatever those business challenges may be.

### Compushare, Kevin Prince, Booth #367

Our clients are telling us: “My IT spending is out of control. IT capital expenditures, hardware refreshes, labor, disaster recovery, and regulator-enforced compliance have nearly brought my credit union to the breaking point.” To help, Compushare C3 is a purpose-built cloud computing solution

designed specifically for financial institutions. It makes security, compliance, and disaster recovery easy and affordable, and allows credit unions to get out of the IT business altogether and say goodbye to unpredictable, skyrocketing costs.



### CO-OP Financial Services, Stan Hollen, Booth #301

Credit unions are experiencing many challenges, of course, but perhaps the need to provide a best-in-class member experience has never been greater. Members today expect high-touch, concierge-level service. That’s why CO-OP Financial Services

focuses on products that make it more convenient for members to do business with their credit unions, including our newly available card control and alerts, and comprehensive home banking/bill payment and digital wallet services.

### CUNA Mutual Group, Booth #339

Credit union executives continually tell us that keeping their credit unions’ doors open is the most important thing they think about each day. They’re seeking new income sources to drive profitability, enhanced methods to improve the credit

union member experience and help meet their financial needs, and innovative ideas to operate more efficiently. They’re looking for the latest industry insights to help manage these challenges and deliver results.





**inLighten, Doug Braun, Booth #429**

For credit unions adding digital signage for the first time or updating their current solution, the expense of hardware and installation can be their biggest obstacle. That's why inLighten created Apollo™—to dramatically reduce the costs of implementation

and maintenance. Smaller than a business card, an Apollo receiver at your screens opens a portal to the most comprehensive suite of Web-based network controls, allowing institutions to orchestrate high-definition video merchandising in all their branches.

**QwickRate, Shawn O'Brien, Booth #415**

Interest rates continue to impede credit unions' investment returns. To increase yields, clients are diversifying their portfolios and including direct certificate of deposit (CD) purchases as a key component of their investment strategies. With no third

party or hidden fees, direct CD investments can mean a big plus to earnings. Discerning credit unions look for CD listing services that help automate the entire transaction process and send rate alerts to help them take advantage of high-return opportunities.



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# Unite for Good principles energize CUs



**C**redit unions that go above and beyond in looking out for members' interests demonstrate the principles of the national Unite for Good campaign—removing barriers, creating awareness, and fostering service excellence.

The campaign, launched at last year's GAC by CUNA and the state leagues, rallies credit unions to work toward the goal in which Americans choose credit unions as their best financial partner.

These credit unions demonstrate each of the three Unite for Good objectives:

## 1. REMOVING BARRIERS:

**CU Association of the Dakotas (CUAD).** South Dakota banks implored local lawmakers to impose taxes on credit unions, hoping to gain a foothold from which they could amplify their message nationally.

But credit union representatives and CUAD staff mounted an active defense, taking their message to local officials around the state, who either voted to table or take no action.

"When we tell our story, we win," says Jeff Olson, CUAD vice president of advocacy and awareness.

## Tax Reform: Remain diligent

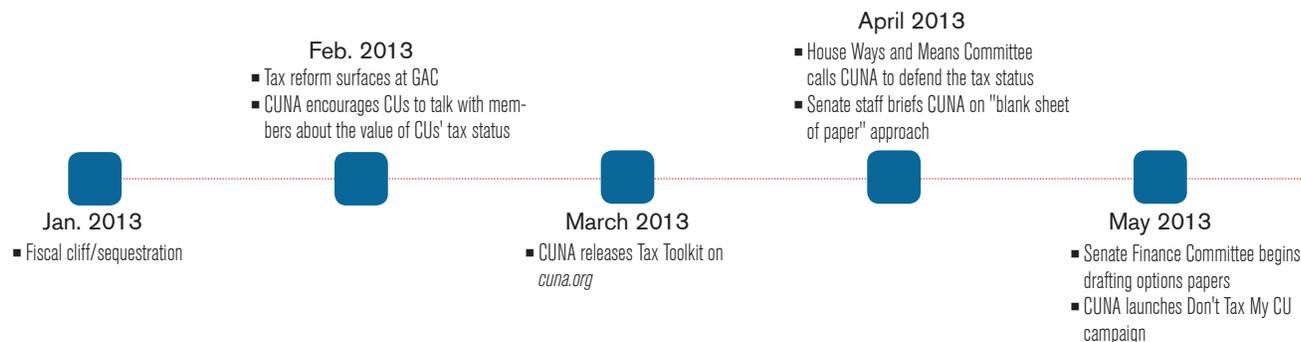
**"T**he best antidote to the tax threat remains credit unions' willingness to engage their members," says Ryan Donovan, CUNA's senior vice president of legislative affairs,

in the 2014-2015 CUNA Environmental Scan (E-Scan) Report.

Last year—through CUNA's Don't Tax My Credit Union initiative—supporters sent more than 1.3 million communica-

tions to Congress, urging legislators to retain the credit union tax status.

"This is a good start, and it has helped protect the tax status in the early stages of reform talks," says Trey Hawkins,



## 2. CREATING AWARENESS:

**Maps CU, Salem, Ore.** Through an annual contest sponsored by its Community Foundation, the \$471 million asset credit union has sparked novel approaches to combating societal challenges, winning a Dora Maxwell Social Responsibility Award for its efforts.

This year, three finalists pitched their ideas to improve Oregon youths' transition out of foster care via videos on Maps' Facebook page. The credit union awarded \$1,000 to the finalist whose clip received the most "likes" and an additional \$1,000 to a nonprofit chosen by Maps and the winner.

Maps' Free Community Checking accounts fund the Foundation. The credit union donates a penny every time a member uses an account-related debit card to make a purchase.

## 3. FOSTERING SERVICE EXCELLENCE:

**Ventura County CU (VCCU), Ventura, Calif.** After observing payday lenders targeting local migrant workers, a \$660 million asset credit union went on the offensive.

VCCU invested more than \$100,000 in a program that has its representatives visit area farms to enroll workers and educate them about responsible financial services, including debit cards and mobile apps.

Several of the more than 200 previously unbanked new members have since saved enough money to purchase homes and cars. This past fall, VCCU partnered with a local agency to expand its migrant services and reached out to the Mixteco, an indigenous people from Mexico who don't speak Spanish. ■



**1** VCCU staff take to the fields to help farm workers establish membership and set financial goals. The effort generated more than 200 members in its first year, and some saved enough to buy residences and vehicles.

**2** VCCU's original agricultural outreach representative, Edith Campa (left), establishes the CU's first farm worker membership. Because many migrant workers own smartphones, CU staff show them how to use mobile as well as traditional services.

## CUs share good works in the Welcome Center

In celebration of Unite for Good's one-year anniversary, CUNA is highlighting all of the hard work credit unions have invested to make this campaign a success.

Stop by the Welcome Center to see the inspiring Unite for Good stories and photos credit unions shared.

**Unite for Good™**

CUNA's vice president of political affairs, "but we know this is just the tip of the iceberg in terms of our potential."

If everyone engages in this effort this year, Donovan says the conversations

credit unions have with congressional members and the communications credit union members send to Congress "will propel us to victory when the gridlock subsides and Congress passes tax re-

form, and the president—no matter who it is at the time—signs it into law."

For more information on CUNA's E-Scan suite of products, visit [cuna.org/strategicplanning](http://cuna.org/strategicplanning). ■

June 2013

- Finance Committee announces "blank sheet of paper" approach
- Senate options paper includes "tax CUs" option



July 2013

- Finance Committee asks senators to submit tax reform proposals



Sept. 2013

- Government shuts down on Sept. 30



Oct. 2013

- Government resumes operation on Oct. 17, after a congressional compromise to fund government until January



Dec. 2013

- Congress passes budget deal to fund the government through fiscal year 2015 without tax increases



# NCUF honors four CU leaders with Wegner Awards

Four individuals will receive the Herb Wegner Memorial Award at the 26th Annual National Credit Union Foundation Dinner Monday night in conjunction with the GAC.

**Sarah Canepa Bang**, president, CO-OP Shared Branching—FSCC, LLC; and chief strategy officer, CO-OP Shared Branching, will receive the Wegner Award for Individual Achievement.

“Winning the award with Wegner’s name on it means the world to me,” she says. “His courage in innovation is inspiring. I really hope I can live up to this honor.”

Lifetime Achievement winner **Tim Haegelin**, retired president/CEO, Generations Federal Credit Union, San Antonio, says he was shocked to learn he was selected for the honor.

“When retirement comes, you personally find a sense of pride in your accomplishments. But when someone comes along and says to you that those accomplishments made a difference, and that in the long run, they’ll matter, it’s extraordinarily humbling,” Haegelin says.

Fellow Lifetime Achievement award-winner **Gary Oakland**, retired president/CEO, BECU, Seattle, says he was honored that others in the movement considered him for the award.

“It means, to me, that many of my peers—people I have learned so much from over the years—think I did some good things,” Oakland says.

The third Lifetime Achievement award winner, **Jim McCormack**, retired president/CEO of the Pennsylvania Credit Union Association, says he will be accepting the honor, not for himself, but for all of what Pennsylvania’s credit unions have accomplished together.

“It’s important to recognize our spirit of cooperation and Pennsylvania credit unions’ service to members and consumers,” McCormack says.

The awards are named in honor of the late CUNA CEO Herb Wegner, whose tireless dedication, innovative ideas, and deeds truly revolutionized the ways that credit unions serve their communities.

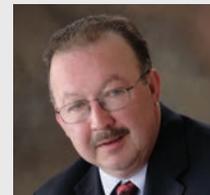
Limited tickets may be available for the black-tie optional event. Visit the Foundation’s booth in the Welcome Center. ■



Sarah Canepa Bang



Tim Haegelin



Jim McCormack



Gary Oakland

## Desjardins winners committed to financial education

When implementing a new member education program, a unique campaign can make all the difference. Many credit unions that demonstrate this expertise are recognized as part of CUNA’s 2013 Desjardins Awards for Youth and Adult Financial Education.

Judges for the awards select credit unions that best demonstrate financial literacy advocacy for their members and communities.

The judges’ first-place winners in the youth financial education category include:

- **Community CU**, Lewiston, Maine, for programs aimed at developing savings habits and responsible money management skills in partnership with an elementary school.
- **CORE FCU**, East Syracuse, N.Y.,

where a student-run high school branch uses a student-as-educators model.

- **Silver State Schools CU**, Las Vegas, for working with an elementary school in a disadvantaged area.

- **Topline FCU**, in Maple Grove, Minn., for savings programs that encourage youth—from toddlers to teens—to establish healthy savings habits.

First-place honorees in the adult financial education category are:

- **Bayport CU**, Newport News, Va., for partnering with a local television station to provide financial education content for a weekly morning news and lifestyle program.

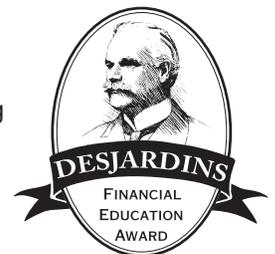
- **Community CU**, in Lewiston, Maine, for a financial counseling program helping adults “refresh” their finances.

- **Electro Savings CU**, in St. Louis, for actively pursuing opportunities to bring financial education to the community.

- **St. Louis Community CU**, which opened the CU Excel Center to provide a focal point and destination for its financial education programs.

**Maine Credit Union League** again won the league category.

The winners will be honored at a GAC reception. All winning entries are on display during the conference in the Welcome Center. ■



# Maxwell, Herring winners honor duty to serve

**W**inners of The Dora Maxwell Social Responsibility Community Service Award and The Louise Herring Philosophy-in-Action Member Service Award demonstrate a dedication to social responsibility—working to better their communities and improve the financial health of their members.



Here are some of the community initiatives that first-place winners coordinated:

- **Feeding** the needy via a community program by purchasing, preparing, and serving meals.
- **Brightening** the holidays for poor families with warm clothing, healthy food, and gifts for children.
- **Raising funds** through a good old-

fashioned, but inventive, cookie sale to fill the shelves of local food pantries.

- **Supporting** local charities with on-going monthly fund-raising events.
- **Organizing** humorous events like Cow Plop Day to support local charities.
- **Ensuring** kids don't go hungry over the weekend when they don't have access to free or reduced-cost meals at school.
- **Providing** educational activities, food, and fun to disadvantaged children.
- **Adopting** a local public school to support myriad resource needs.
- **Assisting** a hospice and palliative care center to provide many services such as grief counseling, advance planning, and end-of-life care to patients and their families, regardless of ability to pay.

Meanwhile, winners of the Louise Herring Award amped up their financial education outreach and services in these ways:

- **Recognizing** the loyalty of older members and encouraging them to become more engaged with the credit union.

- **Giving** second chances to members who've been turned down for checking accounts due to past mistakes.
- **Teaching** young members how to manage their accounts and set the stage for a long relationship with the credit union.



- **Offering** low-interest tornado disaster relief loans after a storm ravaged the community.
- **Encouraging** members' good habits with an innovative prize-linked savings program.

The winners will be honored at a GAC reception. All winning entries are on display during the GAC in the Welcome Center. ■

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# Movement leaders share insights



## Focused on our long-term future

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Today, our company is growing, we remain financially strong, and our products make a difference for credit unions and their members. Our commitment to credit unions stands the test of time.

I'm honored to be the eighth president and CEO of CUNA Mutual Group.

When our company made this leadership transition on Jan. 1, 2014, we did it the credit union way: with transparency, collaboration, and an eye on long-term success.

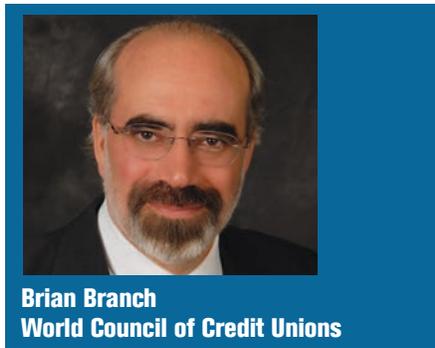
You can continue to depend on CUNA Mutual Group. We'll keep delivering strong products, and we'll continue helping you build deeper relationships with your credit union members.

And, you can rest assured that our company's culture is built on values: doing business with integrity, maintaining a clear focus, and having courage to do the right things.

This commitment has served our company well—and it will continue.

CUNA Mutual Group has served credit unions for generations—and we look forward to working with you for generations to come. Together, our long-term future is very bright.

I hope you enjoy Washington, D.C., and embrace the opportunity to participate in this year's GAC. ■



## A golden opportunity awaits

The world holds more than 56,000 credit unions in 101 countries. Those credit unions serve more than 200 million members and go by many names: financial cooperative, SACCO, SKOK, savings house, caisse populaire, banque populaire, caja popular, or caja de ahorro.

Whatever the name, we all share a common mission and a common set of values. Our mission is the financial empowerment of members. Our values are about trust, mutual help, and self-help. We belong to a global community of people dedicated to putting first what is right for members, their families, and communities.

Credit unions face the same challenges in other countries as they do in the U.S.—increasing regulatory burden, payments innovations, sustainability of small credit unions, young membership growth, competition from new entrants, and market disrupters.

Our answers are creative, innovative, and diverse. We build a community by sharing lessons learned. The U.S. credit union system provides leadership to the rest of the world on how to tackle shared challenges.

Credit unions worldwide will gather July 27-30 in Gold Coast, Australia, to exchange best practices at the 2014 World Credit Union Conference. We hope you join us for this golden opportunity to share the U.S. leadership experience with others and to learn from their solutions to common challenges. ■



## Strategic philanthropy—key to Unite for Good

How can you create awareness so Americans choose credit unions as their best financial partner? Use strategic philanthropy and community outreach to enhance your community's financial well-being.

Reach out to unlikely partners—non-profits, local government, etc. Connect the business of your credit union—saving, lending, education, other financial products and services—to your charitable donations.

For instance, why not buy a set of all Biz Kid\$ episodes and donate them to your local children's hospital? Or conduct a high-school reality fair or a retirement fair to teach people in your community about finances?

The National Credit Union Foundation serves as a catalyst to help credit unions improve people's financial lives by:

- **Collaborating** with Credit Unions for Kids® to have credit unions—through state leagues and foundations—purchase Biz Kid\$ episodes for every Children's Miracle Network Hospital nationwide;
- **Partnering** with CUNA and the leagues to provide financial counseling certification, so employees can better serve members; and
- **Offering** Development Education training, teaching the cooperative principles and how they can be used today to build stronger communities.

To hear more, attend Tuesday morning's General Session and a breakout session on Tuesday afternoon, or stop by Exhibit Hall booth #471.

Let's continue to work together and Unite for Good! ■



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# Reliable resources in CUNA's booth #370

Stop by CUNA's booth #370 to see trusted resources your national trade association offers for credit union success, including:

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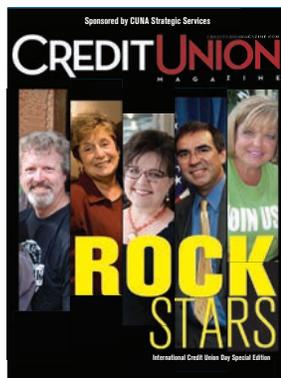
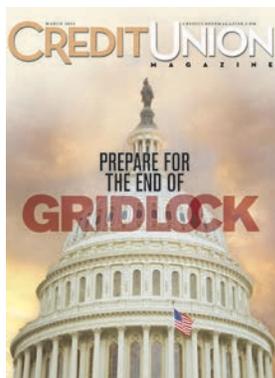
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We won't have regular booth hours. But in between our work covering conference sessions and taking photographs, we'd like to get to know you better.



Want to tell us what a great job we're doing? Stop by the *Credit Union Magazine* space on L Street, outside the Exhibit Hall, and visit with our distinguished editors.

So stop by, say hello, and tell us where you're from. We'd love your feedback about the magazine and to hear your ideas for future coverage. We might even ask you a question or two.

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**Stop by the Exhibit Hall**

7:30 a.m. Breakfast  
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List as of February 4, 2014



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